

ECS FINANCIAL JOURNAL

Empowering & Enabling Growth Since 1996

INVESTMENT NEWS

Edited, Printed, Published & Owned by Elluswamy Chandrasekaran from 1-7-284/293, Office No. 303, 3rd floor, Jade Arcade, Paradise Circle, M.G.Road, Secunderabad-500003, Toll Free: 1800 425 2969. Tel : 27845814 / 35, website: www.ecsfinancial.co.in. Printed at Surya Graphics, # H.No: 1-1-18/151, Jawahar Nagar, Near RTC X Roads, Chikkadpally, Hyderabad.

The sweet spot between Exciting Equity and Safe Savings.

DEBT FUNDS

More sense than savings. Less risk than equity.

Debt funds invest in government securities, treasury bills, corporate bonds & other such fixed income securities. They offer an opportunity to diversify your investments and benefit from the expertise of professional fund managers while being less volatile and hence, less risky compared to equity funds.



Selected Debt Funds

- Axis Strategic Bond Fund
- HDFC Medium Term Debt Fund
- ICICI Prudential All Seasons Bond Fund
- Kotak Medium Term Fund
- SBI Magnum Medium Duration Fund
- Sundaram Medium Term Bond Fund

To invest in Right Debt Funds and to earn tax efficient better returns, Please call **ECS Financial**

Mutual fund investments are subject to market risks, read all scheme related documents carefully.



Be Empowered



Is asset allocation only between equity and debt?

Why is asset allocation always between equity and debt? Is it right to do asset allocation and rebalancing between gold and equity mutual funds?

Does asset allocation and balancing between gold and equity (50:50) give more return than 100% equity?

Diversification is an important aspect to look at while building your portfolio, as it cushions the portfolio against any adverse movements in a single asset class/security. Asset classes (equities, fixed-income, gold, commodities, real estate) and even securities within an asset class respond differently to the same set of economic drivers, and hence the benefits of diversification.

Diversification is the basic premise of asset allocation. The idea behind effective diversification is taking exposure to assets which behave differently to the same set of factors. Hence, an asset allocation-based approach (mix of various assets) is advisable for investing towards one's goal, as it improves the risk-reward potential of the portfolio and provides for a less volatile portfolio experience.

However, it is advisable to get your risk appetite assessed before deciding upon the asset allocation, as it should be in line with the risk appetite of the investor.

Contd. in Page 3

Source & Courtesy: Mohasin Athanikar - Morningstar



Baroda BNP Paribas Multi Asset Fund

(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

Investment Objective: The investment objective of the scheme is to seek long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InVITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

Allocation: Equity and equity related instruments: 65% to 80% (Very High), debt and money market instruments: 10% to 25% (Low to Medium), GoldETFs: 10% to 25% (High), Units issued by REITs and InVITs: 0% to 10% (Very High). **Plans and Options:** Growth and IDCW.

Fund Manager: Mr. Jitendra Sriram (Equity Portion) and Mr. Vikram Pamnani (Debt Portion).

Min. Amt: ₹5000 and in multiples of ₹1 thereafter.

Benchmark Index : 65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold.

Entry Load: Not Applicable. **Exit Load:** 1%.

NFO Closes on 12/12/2022

To know more and invest rightly, Please Call your RM / nearest **ECS Financial**, Mobile: 70325 33609, Toll Free: 1800 425 2969, www.ecsfinancial.co.in, Missed call / SMS / WhatsApp: 094416 93111

Secunderabad : 99489 80066	Warangal : 98488 23220
Basheerbagh : 98480 66255	Telangana RO : 98480 27443
Ameerpet : 99480 97642	Vijayawada : 98480 27503
Malkajgiri : 98488 11501	Vizag : 98480 50477
Kukatpally : 98488 23656	Rajamahendravaram : 98486 29443
Dilsukhnagar : 98480 44868	Bengaluru : 99809 66112
Habsiguda : 98489 91242	Chennai RO : 98410 11705
Trimulgherry : 99128 22611	T- Nagar : 98410 01787
Yapral : 76590 08855	Madipakkam : 98410 10082
	Coimbatore : 83411 30969
Madhapur : 70362 07831	Head Office : 70325 33609
Bagh Amberpet : 99480 90022	
Suchitra : 81210 42180	E-mail: grow@ecsfinancial.co.in

Mutual fund investments are subject to market risks, read all scheme related documents carefully.



Don't put off Tax Saving till the last minute

Start investing in ELSS funds through STP or SIP, Right now

ELSS Funds Performance - Refer Page 2

MF ELSS Funds (u/s 80C, upto ₹1.5L)

- Ⓢ Canara Robeco Equity Tax Saver
- Ⓢ IDFC Tax Advantage Fund
- Ⓢ Tata India Tax Savings Fund
- Ⓢ DSP Tax Saver Fund
- Ⓢ Kotak Tax Saver Fund
- Ⓢ Sundaram Tax Savings Fund

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Start / Top up your SIP today to achieve your various financial goals.

SIP @ ₹1000 for 5 / 10 / 15 years have grown to ₹1,00,580 / ₹3,11,686 / ₹8,59,202

Fund Type	Scheme Name	Total Investment ₹60000 (5Yrs)		Total Investment ₹120000 (10Yrs)		Total Investment ₹180000 (15Yrs)	
		Value ₹	Returns %	Value ₹	Returns %	Value ₹	Returns %
Large Cap	Aditya Birla SL Frontline Equity Fund	89015.06	15.78	244437.89	13.63	557739.71	13.84
Mid Cap	HDFC Mid Cap Opportunities Fund	100579.97	20.79	311686.08	18.16	859202.29	18.79
Small Cap	Kotak Small Cap Fund	111676.68	25.13	347897.32	20.19	842121.49	18.56
Multi Cap	ICICI Pru Multi Cap Fund	91387.57	16.86	258520.07	14.68	619234.13	15.05
Large&Mid Cap	DSP Equity Opportunities Fund	90595.18	16.5	266221.56	15.23	598702.67	14.66

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

To know more & invest, Please call your nearest **ECS Financial RM** / 1800 425 2969

Attractive Fixed Deposits

Compiled as on 07/12/22

Name	Credit Rating	Period in months	Individual (%)	Sr.Citizen (%) (60+)
Bajaj Finance Ltd.	FAAA	44	7.70	7.95
HDFC Ltd.	FAAA	45	7.50	7.75
LIC Housing Finance	FAAA	60	7.40	7.65
ICICI Home Finance	FAAA	65	7.05	7.30
Mahindra Finance	FAAA	36	7.50	7.75
PNB Housing Finance	FAA+	36	7.55	7.80
Shriram Finance	AA+	36	8.05	8.55
Sundaram Home Finance	AAA	36	7.30	7.80

Kind Attention: STFC & SCUF Investor's

SHRIRAM TRANSPORT FINANCE COMPANY LTD. & SHRIRAM CITY UNION FINANCE LTD. ARE NOW



- ₹1.71 Trillion of Assets Managed
- 6.7 Million Customers
- 57,000+ Offices
- 36+ Financial Products
- One Company: SHRIRAM

Thoughtful Inspirational Quotable Quotes

"Money is a guarantee that we may have what we want in the future. Though we need nothing at the moment it insures the possibility of satisfying a new desire when it arises." - Aristotle

"The ultimate purpose of economics, of course, is to understand and promote the enhancement of well-being." - Ben Bernanke

"We are each made for goodness, love and compassion. Our lives are transformed as much as the world is when we live with these truths." - Desmond Tutu

"The acid test of any legal system is not the greatness or the grandeur of its ideal concepts, but whether, in fact, it is able to produce order and justice." - Lee Kuan Yew

"Saving our planet, lifting people out of poverty, advancing economic growth... these are one and the same fight. We must connect the dots between climate change, water scarcity, energy shortages, global health, food security and women's empowerment. Solutions to one problem must be solutions for all." - Ban Ki-moon

- Mutual Funds ● Fixed Deposits / Small Savings ● RBI Floating Rate Savings Bonds ● Capital Gain Bonds (u/s 54EC) ● Tax Saving Schemes ● IPOs / FPOs / NCDs
- Stock Broking ● Insurance (Life / Health / General) ● Tax Free / Sovereign Gold Bonds ● NPS / PAN Services ● Loan Against Shares

Note : All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision, go through or ask for risk factor. **Risk Factors :** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

Equity Funds - IDCW* Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/12/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
Balanced Advantage Funds (BAFs) / Dynamic Equity Funds (DEFs) Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Balanced Advantage Fund	Apr-00	****	6,843	23.33	77.16	--	1.259	1.289	6.44	11.7	8.99	11.07	9.46	1
2	DSP Dynamic Asset Allocation Fund	Feb-14	***	4,433	11.8	20.19	0.16	0.48	0.6	1.99	7.87	7.23	--	8.29	2
3	HDFC Balanced Advantage Fund	Feb-94	***	49,709	30.899	329.62	3.41	2.76	2.94	20.25	17.8	11.61	14.34	18.12	3
4	Edelweiss Balanced Advantage Fund	Aug-09	****	8,927	20.49	37.54	1.35	2.11	1.71	5.51	14.98	11.38	11.51	10.47	4
5	Tata Balanced Advantage Fund	Jan-19	****	6,069	15.57	15.57	--	--	--	8.07	12.87	--	--	12.22	5
6	Sundaram Balanced Advantage Fund	Dec-10	****	1,595	14.71	27.02	--	--	--	7.84	14.48	9.68	10.63	9.94	6
7	ICICI Prudential Balanced Advantage Fund	Dec-06	****	44,002	16.56	53.15	0.89	0.68	0.91	9.23	11.97	10	12.1	11.06	7
8	Kotak Balanced Advantage Fund	Aug-18	***	14,553	15.17	15.176	-	-	-	5.55	10.7	--	--	10.11	8
Multi Asset Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Axis Triple Advantage Fund	Aug-10	**	1,763	18.65	30.168	1.44	1.65	1.65	-2.31	12.41	10.88	9.12	9.41	1
2	HDFC Multi Asset Fund	Aug-05	****	1,624	15.443	50.558	-	1	1.25	5.81	15.25	10.32	10.35	9.82	2
3	ICICI Prudential Multi Asset Fund	Oct-02	****	14,875	25.918	482.966	1.22	2.02	1.92	18.34	20.7	13.64	15.46	21.28	3
4	Nippon India Multi Asset Fund	Aug-20	Unrated	1,145	13.8428	13.8428	-	-	-	6.81	-	-	-	15.45	4
5	Tata Multi Asset Opportunities Fund	Mar-20	Unrated	1,452	16.6397	16.6397	-	-	-	9.11	-	-	-	20.38	5
Asset Allocator Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla SL Asset Allocator FoF	Aug-06	Unrated	150	40.943	44.4617	-	-	-	3.76	14.21	9.73	11.96	9.58	1
2	ICICI Prudential Asset Allocator (FOF)	Dec-03	****	17,660	76.769	84.26	-	-	-	8.7	12.8	11.51	11.37	11.89	2
3	Nippon India Asset Allocator FoF	Feb-21	Unrated	108	13.2498	13.2498	-	-	-	9.59	--	--	--	16.73	3
Children's Gift Funds & Retirement Savings Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Retirement Savings Fund	Feb-16	****	2,524	-	32.013	-	-	-	11.86	23.12	13.8	-	18.75	1
2	ICICI Prudential Retirement Fund	Feb-19	****	200	18.23	18.23	-	-	-	5.44	20.05	-	-	17.31	2
3	SBI Retirement Benefit Fund	Feb-21	Unrated	1,058	14.3825	14.3819	-	-	-	11.83	-	-	-	22.3	3
4	Axis Children's Gift	Dec-15	***	716	19.83	19.83	-	-	-	-3.44	11.96	10.17	-	10.44	4
5	HDFC Children's Gift Fund	Mar-01	****	5,968	20	-	-	-	-	9.77	17.51	12.08	15.18	16.2	5
6	Tata Young Citizens Fund	Oct-95	Unrated	273	43.8328	-	-	-	-	6.95	18.9	10.72	11.51	12.8	6
Flexi Cap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	Aditya Birla Sun Life Flexi Cap Fund	Aug-98	***	16,422	125.67	1,188	6.32	5.63	7.75	5.47	16.13	11.19	16	21.75	1
2	HDFC Flexi cap Fund	Jan-95	***	31,686	63.17	1,186	4.25	5	5.75	22.8	20.75	13.56	15.34	18.65	2
3	Kotak Flexi cap Fund	Sep-09	***	37,766	34.057	56.4	1.2	0.88	-	10.04	14.78	11.69	15.95	13.97	3
4	Axis Flexi cap Fund	Nov-17	**	11,244	13.98	18.46	-	0.97	1.2	-4	13.57	13.08	-	12.95	4
5	PGIM India Flexi cap Fund	Mar-15	****	5,291	18.44	26.38	0.51	0.64	1.37	0.46	24.21	15.07	-	13.33	5
6	SBI Flexi cap Fund	Sep-05	***	16,495	35.2161	78.6467	-	-	-	5.41	15.68	11.01	15.77	12.75	6
7	UTI Flexi cap Fund	May-92	****	26,133	160.584	242.8909	2.65	3	4.5	-8.03	17.37	14.12	14.64	12.71	7
8	ICICI Prudential Flexi Cap Fund	Jul-21	unrated	11,911	11.96	11.96	-	-	-	13.15	-	-	-	13.87	8
9	SBI Focused Equity Fund	Oct-04	****	28,407	43.44	237.52	-	-	-	-6.2	15.82	12.49	15.17	19.07	9
10	Parag Parikh Flexi Cap Fund	May-13	****	27,712	-	49.58	-	-	-	-1.11	23.02	16.73	-	18.32	10
11	Quant Flexi Cap Fund	Oct-08	unrated	711	46.74	65.53	-	-	-	14.17	37.4	19.02	19.37	14.22	11
12	Sundaram Focused Fund	Nov-05	****	787	35.61	114.62	2.9	1.35	2.59	4.51	18.89	13.77	14.23	15.36	12
Large & Midcap Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	DSP Equity Opportunities Fund	May-00	***	7,268	30.82	376.9	2.66	2.7	2.8	8	17.24	11.21	15.6	17.45	1
2	IDFC Core Equity Fund	Aug-05	***	2,493	20.3	76.06	0.8	1.03	0.95	12.67	18.48	11.21	13.04	12.43	2
3	Invesco India Growth Opportunities Fund	Aug-07	***	3,960	27.26	55.03	-	-	-	6.69	14.95	11.75	14.94	11.77	3
4	Tata Large & Mid Cap Fund	Mar-93	****	3,504	59.83	371.13	-	-	-	14.72	19.45	13.89	15.38	12.94	4
5	Motilal Oswal Large and Midcap Fund	Oct-19	***	1,378	16.34	17.54	-	-	1.05	5.19	18.43	-	-	19.7	5
6	Aditya Birla SL Equity Advantage Fund	Feb-95	*	5,458	112.28	627.93	5.31	4.96	7.00	-6.97	13.87	7.82	14.77	16.87	6
7	Hdfc Large and Midcap Fund	Feb-94	***	7,519	27.59	207.02	2.00	2.00	2.00	11.85	21.18	13.52	12.34	12.25	7
Debt Medium Term Funds Source & Courtesy: Value Research, Mutual Fund Insight															
1	HDFC Medium Term Debt Fund	May-03	****	3,666	16.8	46.55	-	-	-	2.71	5.88	6.4	7.54	7.66	1
2	ICICI Prudential All Seasons Bond Fund	Jun-10	****	5,938	11.02	30.25	-	-	-	4.13	6.96	6.96	9.3	8.98	2
3	Kotak Medium Term Fund	Oct-01	***	1,928	11.47	18.69	-	-	-	2.79	5.25	5.66	-	7.45	3
4	SBI Magnum Medium Duration Fund	Dec-00	****	8,969	16.33	42.14	-	-	-	3.26	6.55	7.22	8.51	7.84	4
5	Sundaram Medium Term Bond Fund	Jul-07	**	44	12.06	59.37	-	-	-	0.55	2.9	4.24	6.12	7.39	5

Selected Equity Linked Saving Schemes - IDCW Track record & Performance at a glance

Sl. No.	Fund Name	Launch Date	Value research Rating	AUM (₹ Crs.)	NAV as on 02/12/2022		Year wise IDCW in ₹			Return (%)				Since Inception (%)	Sl. No.
					IDCW	Growth	FY 2018-19	FY 2019-20	FY 2020-21	1 Year	3 Years	5 Years	10 Years		
1	Axis Long Term Equity Fund	Dec-09	***	31,624	23.76	67.47	1.86	2.25	2.3	-8.81	11.5	10.99	16.39	15.91	1
2	Canara Robeco Equity Tax Saver Fund	Mar-93	****	4,407	38.12	121.88	1.95	2.65	2	6.03	21.74	16.2	15.29	15.13	2
3	DSP Tax Saver Fund	Jan-07	***	10,428	19.49	86.33	0.4	1.01	1.7	8.71	18.74	13.22	16.59	14.54	3
4	HDFC Tax Saver Fund	Mar-96	**	10,066	61.2	848.05	2.37	3.75	5.75	15.84	17.8	9.65	13.6	23.48	4
5	ICICI Prudential Long Term Equity Fund (Tax Saving)	Aug-99	****	10,405	22.56	630.69	2.48	2.4	2.8	7.53	17.52	12.97	15.1	19.47	5
6	IDFC Tax Advantage (ELSS) Fund	Dec-08	****	3,986	27.57	104.45	-	-	1.6	11.36	23.63	13.03	16.85	18.33	6
7	Kotak Tax Saver Regular Plan	Nov-05	****	3,063	29.3	78.29	-	-	-	10.33	19.09	13.42	14.78	12.84	7
8	Mirae Asset Tax Saver Fund	Dec-15	****	13,546	22.11	32.53	0.84	1.6	1.75	5.59	19.72	14.88	-	18.55	8
9	SBI Long Term Equity Fund	Mar-93	***	11,600	55.47	245.91	3.01	-	5	11.59	19.56	11.46	13.96	16.29	9
10	Tata India Tax Savings Fund	Mar-96	***	3,191	78	30.77	3.28	-	5.15	11.89	16.93	11.71	16.1	18.64	10
11	Quant Tax Plan	Jan-13	****	2,127	35.56	256.22	-	-	-	16.1	16.1	22.64	20.85	15.37	11

SIP It Up To Meet Lifetime Goals

Selected SIP Performance Details as on 30/11/2022

Source & Courtesy: Morningstar

Sl. No.	Scheme Name	Launch Date	Total Investment ₹12,000 (1 year) Value & Return	Total Investment ₹36,000 (3 years) Value & Return	Total Investment ₹60,000 (5 Years) Value & Return	Total Investment ₹1,20,000 (10 years) Value & Return	Since Inception Value & Return	Amount Invested Since inception*					
1	Aditya Birla Sun Life Mid Cap Fund - Gr	Oct-02	12229.12	3.57	50047.23	22.64	88670.3	15.63	251853.77	14.19	1737785.94	16.95	242000
2	Axis Growth Opportunities Fund - Gr	Oct-18	12018.92	0.29	47071.01	18.23	-	-	-	-	73420.56	18.67	50000
3	Canara Robeco Emerging Equities Fund- Gr	Mar-05	12701.02	11.03	49317.49	21.57	93072.34	17.60	323453.16	18.84	132256.48	18.12	213000
4	DSP Flexi Cap- Gr	Apr-97	12563.48	8.84	46314.18	17.08	87905.58	15.27	255788.89	14.48	4835082.23	18.85	307000
5	ICICI Prudential Value Discovery Fund-Gr	Aug-04	13461.11	23.38	55385.77	30.12	102693.47	21.65	294962.62	17.13	1404767.02	17.74	220000
6	IDFC Emerging Businesses Fund - Gr	Feb-20	12251.25	3.91	-	-	-	-	-	-	47570.62	24.62	34000
7	Mirae Asset Great Consumer Fund - Gr	Mar-11	13248.78	19.89	50498.23	23.29	94009.63	18.01	288073.45	16.69	407422.05	16.91	141000
8	Motilal Oswal Midcap 30 Fund - Gr	Feb-14	13517.11	24.31	58318.09	34.02	108201.14	23.82	-	-	238235.24	17.67	106000
9	Nippon India Multi Cap Fund - Gr	Mar-05	13576.81	25.30	56726.33	31.92	100343.57	20.69	269841.49	15.48	1017535.59	15.68	213000
10	Parag Parikh Flexi Cap Fund-Gr	May-13	12383.91	4.43	48735.93	20.72	97514.16	19.52	-	-	277469.75	17.58	115000
11	SBI Small Cap Fund -Gr	Sep-09	13206.10	19.20	56875.64	32.12	109615.41	24.36	424411.57	23.87	837806.13	22.81	159000
12	Tata Large & Mid Cap Fund-Gr	Mar-93	13594.77	25.6	51332.73								

Kotak Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Aug 2018; Fund Manager : Mr. Bisen
Entry Load : N.A., Exit Load : For units in excess of 8% of the "investment, 1% will be charged for redemption within 365 "days

Top 10 Holdings (as on 30/11/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
GOI FRB 22/09/2033	6.07	1 Year	5.55
GOI Sec. 5.74% 15/11/2026	4.40	3 Years	10.70
GOI Sec. 7.10% 18/04/2029	3.68	5 Years	-
RBI Treasury Bills 364D 22/06/23	3.24	10 Years	-
Kotak Liquid-Plan A-Direct Plan	2.40	Top 5 Sectors	
Reliance Industries	3.70	Instruments	
APSpecial Economic Zone Ltd.	3.60	Financial	17.88
ICICI Bank	3.66	SOV	12.50
HDFC Bank	3.04	Technology	5.92
Infosys	2.71	Cash Equivalent	20.15
		Energy	5.18

Sundaram Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : March '20, Fund Manager: Mr.S Bharath;
Entry Load: NA, Exit Load : For units in excess of 25% of the investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/11/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
HDFC Bank	7.39	1 Year	7.27
ICICI Bank	6.48	3 Years	14.48
Infosys	5.30	5 Years	9.67
Reliance Industries	5.03	10 Years	10.63
HDFC	3.33	Top 5 Sectors	
RBI T bills 364D 05/01/2023	3.10	Instruments	
Embassy Office Parks REIT	2.59	Financial	17.88
HDFC Bank Ltd CD	1.52	Cash Equivalent	20.15
HPCL SR IV D 4.79 23/10/2023	1.53	AAA	6.01
PII Infra Invest Trust	1.25	Consumer staples	4.13
GOI Sec 6.69 27/06/2024	1.25	Automobile	4.07

Nippon India Balanced Advantage Fund

Scheme Obj : Hybrid: Dynamic Asset Allocation; Scheme Type: Open End; Launch Date : Nov 2004; Fund Manager: Mr. Manish Gunwani;
Entry Load :N.A., Exit Load : For units in excess of 10% of the "investment, 1% will be charged for redemption within 365 days.

Top 10 Holdings (as on 30/11/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.06	1 Year	7.22
HDFC Bank	5.21	3 Years	11.43
Infosys	4.30	5 Years	9.22
State Bank of India	3.71	10 Years	11.43
ITC	2.77	Top 5 Sectors	
GOI Sec 6.54% 17/01/2032	2.39	Instruments	
GOI Sec. 5.22% 23/05/2036	1.86	Financial	17.88
GOI Sec. 7.54% 2025	1.50	Technology	5.92
LIC HFL D 7.61% 30/07/2025	1.26	Cash Equivalent	20.15
GOI Sec. 5.15% 30/10/2034	1.41	SOV	12.50
		AAA	6.01

Kotak Tax Saver

Scheme Obj : Equity - ELSS; Scheme Type: Open End; Launch Date : Nov 05; Fund Manager: Mr. Harsha Upadhyaya;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 30/11/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	7.71	1 Year	10.33
State bank of India	5.62	3 Years	19.09
Axis Bank	5.32	5 Years	13.42
Reliance Industries	4.16	10 Years	14.78
Infosys	4.02	Top 5 Sectors	
Larsen & toubro	3.80	Instruments	
ITC	3.53	Financial	30.99
SRF	3.01	automobile	7.65
Maruti Suzuki India	2.80	Capital Goods	5.16
Ambuja Cements	2.45	Technology	10.05
		Consumer staples	5.21

SBI Long Term Equity Fund

Scheme Obj :Equity - ELSS; Scheme Type: Open End; Launch Date : March '93, Fund Manager: Mr. Dinesh Balachandran;
Entry Load : NA, Exit Load : Nil (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit).

Top 10 Holdings (as on 30/11/2022)		Fund Performance	
Holdings	Net Asset (%)	Period	%
ICICI Bank	5.81	1 Year	10.42
Reliance Industries	4.04	3 Years	19.65
Larsen & Toubro	4.31	5 Years	11.45
Mahindra & Mahindra	3.97	10 Years	13.96
State Bank of India	3.80	Top 5 Sectors	
Cummins india	3.59	Instruments	
Axis bank	3.51	Financial	30.99
Cipla	3.43	Energy	5.55
Infosys	3.36	Technology	10.05
ICICI Pru Life Insurance	3.02	Capital Goods	5.16
HDFC Bank	2.80	Construction	3.56

RISK FACTORS: Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing.

Contd. from Page 1

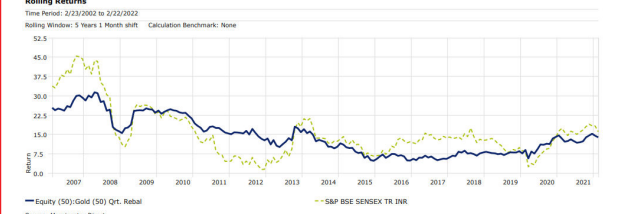
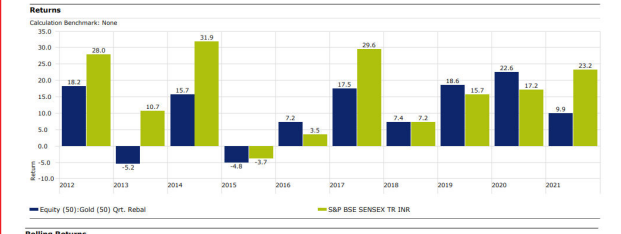
Be Empowered

Is asset allocation only between equity and debt?

As mentioned above, asset allocation need not always be only between equity and debt, it can involve any combination of assets classes. But since you specified equity and gold, let us look at them.

Fixed-income lends stability to the portfolio. **Equities** play a crucial role in wealth generation over the long run with a potential to deliver superior inflation-adjusted returns compared to fixed-income.

Gold plays an important role as a diversifier in a portfolio due to its low correlation with other asset classes and is seen as a safe-haven asset in times of global risk-off sentiment. It is seen as a store of wealth and as a hedge against inflation and currency depreciation.



Gold's importance as a diversifier has been re-instated even as recently as early 2020, as it witnessed a drawdown of only 11% (S&P GSCI Gold Spot index) compared to 38% drawdown by domestic equities (S&P BSE 500 TR Index) in the COVID-19 pandemic led sell-off in global markets.

The chart shows (CY returns) that a portfolio of 50:50 equity (S&P BSE Sensex TR Index) and gold (S&P Gold TR Index) has outperformed an equity only portfolio in 3 of the last 5 calendar years. Even over longer time frames, it has outperformed an equity only portfolio over several 5-year periods (see rolling returns chart).

Apart from debt and gold, one should also consider allocation to international equities (10-25% of your equity allocation) which offer exposure across geographies with exposure to diverse economic growth drivers, and also provide a hedge against the depreciation of the rupee. International equities have less than perfect correlation with domestic equities providing diversification benefits to the portfolio.

Valuations play a crucial role while entering any asset class /security. Lower (cheaper) valuations reduce the risk of high future capital loss and improve upside potential, and vice-versa. One should be cognizant of the prevailing valuations at the time of investment, and make allocations accordingly. Source & Courtesy: Mohasin Athanikar - Morningstar

Kind attention: Mutual Fund Investors

Please note, every Transaction of Redemption / Switchout / SWP of MF schemes will attract Capital Gains Tax as per the current tax laws, Please refer the Tax Ready Reckoner www.ecsfinancial.co.in

To know more and for further clarifications, Pl. call your RM / nearest **ECS Financial / 1800 425 2969**

Capital Gain Bonds u/s 54 EC

All CG Bonds now offers 5% P.A. and Pay Annually

Invest in Capital Gain Bonds and Save Capital Gain Tax up to 20%

● **REC (XVI)** (Y-ly Int dt. 30th June) ● **PFC (VI)** (Y-ly Int dt. 1st April) ● **IRFC (VI)** (Y-ly Int dt. 15th Oct)

Cost inflation index for FY 2022-23 relevant to the assessment year 2023-24 is 331.

ECS Financial Serving over 37000 Investors Since 26 years with Utmost Trust & Integrity.

Just click www.ecsfinancial.co.in to know more about Savings, Insurance & Investments

Be Empowered

SMART THINGS TO KNOW

Types of home insurance in India

- Home structure Insurance** covers the permanent structure of the house, including kitchen, bath-room fittings and roof. from any kinds of dangers and risks.
- Contents Insurance** covers the contents inside the house, such as documents, electronics, and jewellery, from damages and loss owing to theft, fire, flood, etc.
- Fire Insurance** gives you coverage against fire. and covers both structure and contents. Incidents like natural calamities and accidents are covered under a fire insurance policy.
- Theft insurance** covers any damages you might incur because of robbery It compensates you for stolen goods and valuables, as far as the insurer can ascertain their value
- Landlords insurance** is a special type of home insurance policy that covers home owners against financial losses they might incur with rental properties.

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070325 33609

Insurance is the subject matter of solicitation.

Term plan premiums

Term Insurance Plan (u/s.80C)

Pay Just ₹5551* & get ₹50 lakhs Life Coverage

TERM INSURANCE PREMIUM TABLE (Premium inclusive of service Tax)

Insurance co. Name	Age (yrs)	Term (yrs)	(₹) 50 lakhs*	(₹) 1 crore*
"HDFC Life"	25	30	5551	9214
	35	20	7506	13448
	45	10	12605	23380
LIC	25	30	7009	12744
	35	20	9558	18054
	45	10	14656	27683
SBI Life	25	30	7739	12896
	35	20	10181	16968
	45	10	15369	25613

* Premium for 25 yrs old male for 30 yrs term Insurance is the subject matter of solicitation.

For selecting the right policy with cost efficient and maximum benefits, Please Call : 070325 33609

HEALTH INSURANCE PREMIUM TABLE

(Premium inclusive of GST in ₹)

Insurance Company -Plan	Age Group	SI 2 Lakhs	SI 3 Lakhs	SI 4 Lakhs	SI 5 Lakhs
Star Medi	5M-35	--	6795	8222	9045
	36-44	--	8302	10045	11050
	46-50	--	11219	13575	14933
HDFC ERGO	18-35	--	8741	--	9782
	36-45	--	9893	--	11494
Optima	18-35	--	8741	--	9782
	36-45	--	9893	--	11494
Restore	18-35	--	8741	--	9782
	36-45	--	9893	--	11494
ICICI Lombard	0-25	--	--	--	7393
	26-35	--	--	--	8046
	36-40	--	--	--	9206
	41-45	--	--	--	9206
	46-50	--	--	--	13138

For selecting the right policy with cost efficient and maximum benefits, Please Call: 070325 33609

Insurance is the subject matter of solicitation.

HOW IT SHOULD BE DONE (Target icon) → PURPOSE → PLAN → PORTFOLIO (Bar chart icon)

HOW IT'S USUALLY DONE (Target icon) → PURPOSE → PLAN → PORTFOLIO (Bar chart icon)

To do it rightly with right investments, Please call **ECS Financial**



Invest in Balanced Advantage Funds

These funds dynamically re-balance between equity and debt instruments based on valuations

Balanced Advantage Funds Industry AUM: Over ₹1,93,000 Crores

Selected Balanced Advantage Funds

- **HDFC Balanced Advantage**
- **Nippon Balanced Advantage**
- **ICICI Pru Balanced Advantage**
- **SBI Balanced Advantage**
- **Kotak Balanced Advantage**
- **Sundaram Balanced Advantage**
- **Franklin India Balanced Advantage**
- **Tata Balanced Advantage**

Mutual fund investments are subject to market risks, read all scheme related documents carefully.



MAKING THE LIVES OF THE ELDERLY COMFORTABLE.

Aim for a Worry-free Future WITH **NPS!**



TIER I
Pension account for long term goals

TIER II
Investment account for short term goals

- Wealth creation through systematic investment
- Pension account (Tier I) as well as investment account (Tier II)
- Save for long-term goals under Tier I
- Plan your savings for short-term goals under Tier II
- Choice of pension fund manager and investment scheme
- Switch from Tier II to Tier I anytime
- Stay invested till the age of 75

To know more & invest in NPS, Please Call : 070325 33609

To serve you better, Please call us, we will be glad to call on you at your door step or you can visit any of your neighbourhood **ECS Financial** or Click www.ecsfinancial.co.in

Telangana Urban Region

SECUNDERABAD	1-7-284/293, Office No. 303, 3 rd floor, Jade Arcade, Paradise, M.G.Road, Sec'bad - 03.	040 - 2784 4411	99489 80066
BASHEERBAGH	Room No: 202, Shop No: 3-6-290/12/2, 11 th floor, Opp. Hotel Central park, Hyderguda, Hyd-29.	040 - 23261396	98480 66255
AMEERPET	H.NO.7-1-471-472, Gurukrupa Complex, Opp. Gurudwara, Ameerpet, Hyderabad - 16.	040 - 23731636	99480 97642
MALKAJGIRI	22-103, Beside Bank of Maharashtra, R.K.Nagar, Malkajgiri, Hyderabad - 500047.	040 - 27243201	98488 11501
KUKATPALLY	2-22-1/92, G-3, Manju plaza, Bhagyanagar colony, Kukatpally, Hyderabad - 500072.	040 - 23060451	98488 23656
CHAITANYAPURI	H.No: 13-3-13, Lakshmi Nivas Building, Hanuman Nagar, Road No: 4B, Chaitanyapuri, Hyderabad - 500 060.	040 - 35166704	98480 44868
HABSIGUDA	H.No: 7-102, Adj. lane to SBH, Scientists colony, Habsiguda, Hyd erabad - 500007.	040 - 27153748	98489 91242
TRIMULGHERRY	3-5-10, Brindavan Apts, Trimulgherry, Secunderabad - 500015.	040 - 27797253	99128 22611
YAPRAL	Shop No: 7, Plot No: 25, Hi -Tension Road, Opp. Krant's Park Royal, Near Vijaya Ganapathi Temple, Sainikpuri, Secunderabad - 500 094.	040 - 3516 8184	70362 07831
MADHAPUR	H.No: 1-98/89/5, Road No: 1, Sai Nagar, Madhapur, Serilingampally, Hyderabad - 500 081.	040 - 48554612	70363 83065
BAGHAMBERPET	H.No: 2-2-647/A/68, 4 th Road, Sai Baba Nagar, E-Seva Lane, Shivam Road, Bagh Amberpet, Hyderabad - 500 013.	040 - 27424613	99480 90022
SUCHITRA	Plot No: 58, Sri Durga Estates, Near Suchitra Circle, Bank Colony Road, Hyderabad - 55.	040 - 46012598	81210 42180

Telangana Rural Region

WARANGAL	Door No: 1-7-1105/1,Advocates Colony, Nakkala Gutta, Hanmakonda - 506001.	0870 - 2931717	98488 23220
-----------------	---	----------------	-------------

Andhra Pradesh Region

VIJAYAWADA	40-9-99, 1 st Floor, Rama Krupa Complex, Sai Nagar, Benz Circle, Vijayawada - 520 008	0866 - 6626203	98480 27503
VISHAKAPATNAM	47-9-17, 1 st Floor, Illrd Lane, Dwarakanagar, Vizag - 530016.	0891 - 2591171	98480 50477
RAJAMAHEN-DRAVARAM	D. No. 6-13-2, Gr Floor, Near RK Honda Showroom, Kankatala vari Street, T.Nagar, Rajamahendravaram - 533101.	0883 - 2437124	98486 29443

Bengaluru Region

REGIONAL OFFICE	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99800 60787
SHASTRINAGAR BRANCH	320/422, 1 st floor, 9th cross, 8 th Main, Near, Balambika Temple, Shastri Nagar, Bengaluru - 28	080 - 41330602	99809 66112

Tamilnadu Region

T.NAGAR	Flat No.304, 2 nd flr, Devi Narayanan Apartment, Rameswaram Road, T.Nagar, Chennai - 600 017	044 - 24337614	98410 11705
MADIPAKKAM	3/209, Medavakkam Main Road, Adj. KFC, Madipakkam Koot Road, Chennai - 600 091	044 - 22470082	98410 10082
COIMBATORE	Shop No: 18, 2nd floor, Vaishnavy Complex, Maruthamalai Main Road, Vadavalli, Coimbatore - 41	0422 - 4713490	83411 30969

Point Of Service (POS)

Our Toll Free Helpline : 1800 425 2969

Missed call / WhatsApp / SMS : 094416 93111

Follow us:



ECS Financial - Office Hours: Monday to Friday- 9.30 am to 6.00 pm. All Saturdays - 9.30 am to 1.00 pm. & all Sundays - Holiday.



Systematic Transfer Plans can be Useful Tools in volatile markets.

"The fragrance of flowers spreads only in the direction of the wind. But the goodness of a person spreads in all directions."

Invest your idle money in Liquid / Ultra Short Funds and be surprised by inflation adjusted returns and High Liquidity

LIQUID FUNDS RETURNS AS ON 02/12/2022	15D	30D	3M	6M	1Y
Aditya Birla Sun Life Low Duration Fund (G)	0.13	0.56	1.2	2.57	4.03
DSP Ultra Short Fund (G)	0.12	0.52	1.19	2.36	3.81
HDFC Low Duration Fund (G)	0.11	0.56	1.25	2.67	3.82
ICICI Prudential Savings Fund (G)	0.05	0.59	1.64	3.19	4.13

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

R.N.I No. TELENG/2022/81796 POSTAL REGN.NO.: L1/HQ/SD/527/2022-24

Registered News Paper

To

Plan your goals with

ICICI Prudential

FREEDOM SIP

An opportunity which can give regular money and help you to achieve your financial goals.

SIP Amount Invested (per month)	No. of Years Invested	Multiple of Amount Invested	Monthly Payout (Systematic withdrawal Plan*)
₹10,000	8 Years	1 X	₹10,000
₹10,000	10 Years	1.5 X	₹15,000
₹10,000	15 Years	3.0 X	₹30,000

*The investor may select any other SWP Amount and will be based on the initial SIP installment, above multiples are default SWP multiples. Other 'Multiples' under this facility are also available, kindly refer to the applicable form.



Why wait? Scan and discover financial freedom today.

Download **ECS Financial App** OR Toll Free: 1800 425 2969

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Please visit www.ecsfinancial.co.in or call **ECS Financial**.

Toll Free : 1800 425 2969

Note : All Information given in this investment news is true to the best of our knowledge, and we do not own any responsibility legally or otherwise for correctness of the same. Due care is taken while printing investment news. Any discrepancy or mistake found may kindly be brought to our knowledge. Before taking any investment decision go through or ask for risk factor. **Risk Factors :** Mutual Fund and Securities investments are subject to market risks and there can be no assurance or guarantee that the scheme(s) objectives will be achieved. Please refer to the offer document before investing. Insurance is the subject matter of solicitation.

Serving you. Serving Nation.

From: **ECS FINANCIAL JOURNAL, 1-7-284/293, Office No. 303, 3rd floor, Jade arcade, M.G.Road, Secunderabad - 500 003.**